

EXHIBIT D

2003 Annual Statement

A SURVIVORSHIP UNIVERSAL LIFE PRODUCT

OCTOBER 10, 2002 TO OCTOBER 09, 2003

TRUSTEE UNDER
JOHN A REPICCI MD (DBA)
120 DEER RUN
WILLIAMSVILLE NY 14221

GENERAL INFORMATION ON YOUR SURVIVORSHIP UNIVERSAL LIFE IV-PL POLICY

INSURED NAME: John A Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

INSURED NAME: Lorraine Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

POLICY NUMBER: 7146026
ISSUE DATE: October 10, 2002
ANNIVERSARY DATE: October 10, 2003
OWNER NAME: Trustee Under John A Repicci MD (dba)
MATURITY DATE: October 10, 2037
PLANNED PERIODIC PREMIUM: \$600,000.00 Annually

FINANCIAL REPRESENTATIVE:
Christopher R Jarvis

REGIONAL SERVICE OFFICE:
HO SERVICING AGENCY MIR1
PO BOX 5048
Hartford CT 06103-5048
1.800.444.2363

This Annual Statement was prepared on October 12, 2003. For an explanation of terms used in this Statement, please see Glossary of Key Terms.

If you have any questions, please contact your Financial Representative or call our Client Service Center at 1.800.444.2363 between 8:00 a.m. and 6:00 p.m., Eastern Time.

NEW INTERNET FEATURE-Register now at www.lfg.com for personalized policy information and policy values.

POLICY VALUES AND BENEFIT SUMMARY

	AS OF 10/10/2002	AS OF 10/09/2003
DEATH BENEFIT	25,000,000.00	25,000,000.00
GROSS FUND VALUE	\$ 0.00	\$ 516,840.69

Payment Information:

Payments received during this policy year = \$600,000.00

Interest Information:

Effective annual rate for interest credited on borrowed funds = 5.000%
Average interest rate on unborrowed funds = 5.533%
Total interest credited during this policy year = \$27,282.35

Withdrawal Information:

Partial withdrawals during this policy year = \$0.00
Withdrawal fees incurred during this policy year = \$0.00

Deduction Information:

Expense charges during this policy year = \$106,520.00
Insurance charges = \$3,921.66
Total Insurance costs = \$110,441.66

Repicci 000166

Financial Group

Lincoln Life & Annuity
Company of New York

2005 Annual Statement

A SURVIVORSHIP UNIVERSAL LIFE PRODUCT

OCTOBER 10, 2004 TO OCTOBER 09, 2005

000186

JOHN A REPICCI IRREV INS TRUST
JULIE STONE TRUSTEE
120 DEER RUN
WILLIAMSVILLE NY 14221

GENERAL INFORMATION ON YOUR SURVIVORSHIP UNIVERSAL LIFE IV-PL POLICY

INSURED NAME: John A Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

INSURED NAME: Lorraine Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

POLICY NUMBER: 7146026
ISSUE DATE: October 10, 2002
ANNIVERSARY DATE: October 10, 2005
OWNER NAME: John A Repicci Irrev Ins Trust
MATURITY DATE: October 10, 2037
PLANNED PERIODIC PREMIUM: \$600,000.00 Annually

FINANCIAL REPRESENTATIVE:
Christopher R Jarvis

REGIONAL SERVICE OFFICE:
HO SERVICING AGENCY
35 Church Street, MIR1,
Hartford CT 06103-1108
1.800.444.2363

This Annual Statement was prepared on October 10, 2005. For an explanation of terms used in this Statement, please see Glossary of Key Terms.

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POLICY VALUES AND BENEFIT SUMMARY

	AS OF 10/09/2004	AS OF 10/09/2005
DEATH BENEFIT	25,000,000.00	\$4,595,908.00
GROSS FUND VALUE	\$1,044,762.74	\$1,022,495.38

Payment Information:

Payments received during this policy year = \$0.00

Interest Information:

Effective annual rate for interest credited on borrowed funds = 5.000%
Average interest rate on unborrowed funds = 4.366%
Total interest credited during this policy year = \$42,961.35

Withdrawal Information:

Partial withdrawals during this policy year = \$0.00
Withdrawal fees incurred during this policy year = \$0.00

Deduction Information:

Expense charges during this policy year = \$58,370.00
Insurance charges = \$6,858.71
Total Insurance costs = \$65,228.71

Repicci 000380

John
al Group
Life & Annuity
any of New York

2008 Annual Statement

A SURVIVORSHIP UNIVERSAL LIFE PRODUCT

OCTOBER 10, 2007 TO OCTOBER 09, 2008

000228 06428421

JOHN A REPICCI IRREV INS TRUST
JULIE STONE TRUSTEE
120 DEER RUN
WILLIAMSVILLE NY 14221

GENERAL INFORMATION ON YOUR SURVIVORSHIP UNIVERSAL LIFE IV-PL POLICY

INSURED NAME: John A Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

FINANCIAL REPRESENTATIVE:
Christopher R Jarvis

INSURED NAME: Lorraine Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

REGIONAL SERVICE OFFICE:
HO SERVICING AGENCY MIR1
PO BOX 5048
Hartford CT 06103-5048
1.800.444.2363

POLICY NUMBER: 7146026
ISSUE DATE: October 10, 2002
ANNIVERSARY DATE: October 10, 2008
OWNER NAME: John A Repicci Irrev Ins Trust
MATURITY DATE: October 10, 2037
PLANNED PERIODIC
PREMIUM: \$0.00 Annually

This Annual Statement was prepared on October 12, 2008. For an explanation of terms used in this Statement, please see Glossary of Key Terms.

If you have any questions, please contact your Financial Representative or call our Client Service Center at 1.800.444.2363 between 8:00 a.m. and 6:00 p.m., Eastern Time.

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POLICY VALUES AND BENEFIT SUMMARY

	AS OF 10/09/2007	AS OF 10/09/2008
DEATH BENEFIT	\$4,595,908.00	\$4,595,908.00
GROSS FUND VALUE	\$ 976,949.21	\$ 952,029.64

Payment Information:
Payments received during this policy year = \$0.00

Interest Information:
Effective annual rate for interest credited on
borrowed funds = 5.000%
Average interest rate on unborrowed funds = 4.108%
Total interest credited during this policy year = \$40,022.65
Additional interest rate = 0.250%

Withdrawal Information:
Partial withdrawals during this policy year = \$0.00
Withdrawal fees incurred during this policy year = \$0.00

Deduction Information:
Expense charges during this policy year = \$58,370.00
Insurance charges = \$6,572.22
Total Insurance costs = \$64,942.22

Repicci 000071



Financial Group

Lincoln Life & Annuity
Company of New York

2009 Annual Statement

A SURVIVORSHIP UNIVERSAL LIFE PRODUCT

OCTOBER 10, 2008 TO OCTOBER 09, 2009

000241 06428222

JOHN A REPICCI IRREV INS TRUST
JULIE STONE TRUSTEE
120 DEER RUN
WILLIAMSVILLE NY 14221

GENERAL INFORMATION ON YOUR SURVIVORSHIP UNIVERSAL LIFE IV-PL POLICY

INSURED NAME: John A Repicci

DATE OF BIRTH:

AGE AT ISSUE:

FINANCIAL REPRESENTATIVE:

Christopher R Jarvis

INSURED NAME: Lorraine Repicci

DATE OF BIRTH:

AGE AT ISSUE:

REGIONAL SERVICE OFFICE:

HO SERVICING AGENCY MIR1

PO BOX 5048

Hartford CT 06103-5048

1.800.444.2363

POLICY NUMBER: 7146026

ISSUE DATE: October 10, 2002

ANNIVERSARY DATE: October 10, 2009

OWNER NAME: John A Repicci Irrev Ins Trust

MATURITY DATE: October 10, 2037

PLANNED PERIODIC

PREMIUM: \$0.00 Annually

This Annual Statement was prepared on October 11, 2009. For an explanation of terms used in this Statement, please see Glossary of Key Terms.

If you have any questions, please contact your Financial Representative or call our Client Service Center at 1.800.444.2363 between 8:00 a.m. and 6:00 p.m., Eastern Time.

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POLICY VALUES AND BENEFIT SUMMARY

	AS OF 10/09/2008	AS OF 10/09/2009
DEATH BENEFIT	\$4,595,908.00	\$4,595,908.00
GROSS FUND VALUE	\$ 952,029.63	\$ 923,775.02

Payment Information:

Payments received during this policy year = \$0.00

Interest Information:

Effective annual rate for interest credited on

borrowed funds = 5.000%

Average interest rate on unborrowed funds = 4.016%

Total interest credited during this policy year = \$38,054.52

Additional interest rate = 0.250%

Withdrawal Information:

Partial withdrawals during this policy year = \$0.00

Withdrawal fees incurred during this policy year = \$0.00

Deduction Information:

Expense charges during this policy year = \$58,370.00

Insurance charges = \$7,939.13

Total Insurance costs = \$66,309.13

Repicci 000138



2009 Annual Statement

A SURVIVORSHIP UNIVERSAL LIFE PRODUCT

OCTOBER 10, 2008 TO OCTOBER 09, 2009

000241 06428222

JOHN A REPICCI IRREV INS TRUST
JULIE STONE TRUSTEE
120 DEER RUN
WILLIAMSVILLE NY 14221

GENERAL INFORMATION ON YOUR SURVIVORSHIP UNIVERSAL LIFE IV-PL POLICY

INSURED NAME: John A Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

FINANCIAL REPRESENTATIVE:
Christopher R Jarvis

INSURED NAME: Lorraine Repicci
DATE OF BIRTH: [REDACTED]
AGE AT ISSUE: [REDACTED]

REGIONAL SERVICE OFFICE:
HO SERVICING AGENCY MIR1
PO BOX 5048
Hartford CT 06103-5048
1.800.444.2363

POLICY NUMBER: 7146026
ISSUE DATE: October 10, 2002
ANNIVERSARY DATE: October 10, 2009
OWNER NAME: John A Repicci Irrev Ins Trust
MATURITY DATE: October 10, 2037
PLANNED PERIODIC
PREMIUM: \$0.00 Annually

This Annual Statement was prepared on October 11, 2009. For an explanation of terms used in this Statement, please see Glossary of Key Terms.

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POLICY VALUES AND BENEFIT SUMMARY

	AS OF 10/09/2008	AS OF 10/09/2009
DEATH BENEFIT	\$4,595,908.00	\$4,595,908.00
GROSS FUND VALUE	\$ 952,029.63	\$ 923,775.02

Payment Information:

Payments received during this policy year = \$0.00

Interest Information:

Effective annual rate for interest credited on
borrowed funds = 5.000%
Average interest rate on unborrowed funds = 4.016%
Total interest credited during this policy year = \$38,054.52
Additional interest rate = 0.250%

Withdrawal Information:

Partial withdrawals during this policy year = \$0.00
Withdrawal fees incurred during this policy year = \$0.00

Deduction Information:

Expense charges during this policy year = \$58,370.00
Insurance charges = \$7,939.13
Total Insurance costs = \$66,309.13

Repicci 000132

STATEMENT OF ACCOUNT

Lincoln Life & Annuity Company of New York
 PO Box 21008
 Greensboro NC 27420-1008
 1-800-444-2363
 www.LincolnFinancial.com

beginning 10-10-2013 ending 10-10-2014

Agency: OTS01

Policy Number: 7146026 Coverage Type: FLEXIBLE PREMIUM SURV. LIFE (SUL4 NYL)
 Policy Date: 10-10-2002 Death Benefit Option: LEVEL Planned Frequency: ANNUAL
 Insured: LORRAINE REPICCI JOHN A REPICCI Planned Premium: \$1.00
 Date of Birth: Specified Amount: \$4,595,908.00
 Issue Age: Net Death Benefit: \$4,595,908.00
 Sex: F M
 Owner: JOHN A REPICCI IRREV INS TRUST Policy Values as of: 10-10-2013 10-10-2014
 JULIE STONE TRUSTEE
 120 DEER RUN
 WILLIAMSVILLE NY 14221
 Net Policy Value: \$785,581.07 \$741,925.78
 Surrender Value: \$256,231.07 \$261,325.78
 Loan Balance: \$.00 \$.00
 Loan Value Available: \$243,051.52

The Net Death Benefit is the death benefit after any outstanding Loan Balance is deducted.

REPORT OF MONTHLY POLICY ACTIVITY

Month Ending	Premiums Received	Expense Charges	Interest Credited		Total % Rate	Cost of Insurance	Cost of Riders	Partial Surrenders	End of Month Policy Value
			Guaranteed	Excess					
11-10-2013	.00	4,864.17	2,599.78	.00	4.00	1,552.82	.00	.00	781,763.86
12-10-2013	.00	4,864.17	2,503.45	.00	4.00	1,554.38	.00	.00	777,848.76
01-10-2014	.00	4,864.17	2,573.97	.00	4.00	1,555.98	.00	.00	774,002.58
02-10-2014	.00	4,864.17	2,561.13	.00	4.00	1,557.55	.00	.00	770,141.99
03-10-2014	.00	4,864.17	2,301.27	.00	4.00	1,559.12	.00	.00	766,019.97
04-10-2014	.00	4,864.17	2,534.49	.00	4.00	1,560.81	.00	.00	762,129.48
05-10-2014	.00	4,864.17	2,440.03	.00	4.00	1,562.40	.00	.00	758,142.94
06-10-2014	.00	4,864.17	2,508.19	.00	4.00	1,564.03	.00	.00	754,222.93
07-10-2014	.00	4,864.17	2,414.49	.00	4.00	1,565.63	.00	.00	750,207.62
08-10-2014	.00	4,864.17	2,481.70	.00	4.00	1,567.28	.00	.00	746,257.87
09-10-2014	.00	4,864.17	2,468.52	.00	4.00	1,568.89	.00	.00	742,293.33
10-10-2014	.00	4,864.17	2,375.96	3,691.17	4.00	1,570.51	.00	.00	741,925.78
Totals	.00	58,370.04	29,762.98	3,691.17		18,739.40	.00	.00	

Interest has been credited monthly in the determination of policy values. The minimum rate of interest guaranteed is 4.00% for the first 10 years and 4.00% thereafter. Interest in excess of the guaranteed rate may be credited as described in the policy. Such interest, if any, is shown above under "Excess". Excess interest credited on any policy value held as security for a policy loan may be at a different rate.

PROJECTED POLICY EXPIRY DATES EXCLUDE ANY PREMIUMS APPLIED AFTER THE
 POLICY ANNIVERSARY AND ARE BASED ON THE FOLLOWING ASSUMPTIONS
 Interest, Admin. Charges, Mortality and Expense Loads

	Current #	Guaranteed
Planned Premiums Paid	November 2022	March 2018
No Further Premiums Paid	November 2022	March 2018

If Current Interest and Cost of Insurance rates change, your policy expiration dates may change. If you have questions, please contact the Company or your Lincoln National representative.

Projections assume loan interest is added to any Loan Balance.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling the number in the top left corner, or writing to the address in the top left corner, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Notice: A change in the non-guaranteed elements of your policy such as Excess Interest, Expense Charges, Indeterminate Premium, and/or a change to Participation Rate may have taken place since your last annual statement. Your policy value may be affected. Please contact customer service at 800-487-1485 if you wish additional details regarding this change.

Lincoln Life & Annuity Company of New York's Home Office is located in Syracuse, NY.

Agency: OTS01
 Agent: D001072 CHRISTOPHER R JARVIS
 402 BAYOU VISTA
 SOUTHLAKE TX 76092

THANK YOU FOR ALLOWING US TO BE OF SERVICE

Repicci 000318

CHRISTOPHER R JARVIS
402 BAYOU VISTA
SOUTHLAKE TX 76092

STATEMENT OF ACCOUNT

Lincoln Life & Annuity Company of New York
 PO Box 21008
 Greensboro NC 27420-1008
 1-800-444-2363
 www.LincolnFinancial.com

beginning 10-10-2014 ending 10-10-2015

Agency: OTS01

Policy Number: 7146026 Coverage Type: FLEXIBLE PREMIUM SURV. LIFE (SUL4 NYL)
 Policy Date: 10-10-2002 Death Benefit Option: LEVEL Planned Frequency: ANNUAL
 Insured: LORRAINE REPICCI JOHN A REPICCI Planned Premium: \$1.00
 Date of Birth: Specified Amount: \$4,595,908.00
 Issue Age: Net Death Benefit: \$4,595,908.00
 Sex: F M
 Owner: JOHN A REPICCI IRREV INS TRUST Policy Values as of: 10-10-2014 10-10-2015
 JULIE STONE TRUSTEE
 120 DEER RUN
 WILLIAMSVILLE NY 14221
 Net Policy Value: \$741,925.78 \$692,112.92
 Surrender Value: \$261,325.78 \$261,262.92
 Loan Balance: \$.00 \$.00
 Loan Value Available: \$246,474.45

The Net Death Benefit is the death benefit after any outstanding Loan Balance is deducted.

REPORT OF MONTHLY POLICY ACTIVITY

Month Ending	Premiums Received	Expense Charges	Interest Credited		Total % Rate	Cost of Insurance	Cost of Riders	Partial Surrenders	End of Month Policy Value
			Guaranteed	Excess					
11-10-2014	.00	4,864.17	2,453.00	.00	4.00	1,889.39	.00	.00	737,625.22
12-10-2014	.00	4,864.17	2,359.85	.00	4.00	1,891.50	.00	.00	733,229.40
01-10-2015	.00	4,864.17	2,423.97	.00	4.00	1,893.66	.00	.00	728,895.54
02-10-2015	.00	4,864.17	2,409.50	.00	4.00	1,895.79	.00	.00	724,545.08
03-10-2015	.00	4,864.17	2,162.85	.00	4.00	1,897.93	.00	.00	719,945.83
04-10-2015	.00	4,864.17	2,379.62	.00	4.00	1,900.19	.00	.00	715,561.09
05-10-2015	.00	4,864.17	2,288.57	.00	4.00	1,902.34	.00	.00	711,083.15
06-10-2015	.00	4,864.17	2,350.04	.00	4.00	1,904.54	.00	.00	706,664.48
07-10-2015	.00	4,864.17	2,259.83	.00	4.00	1,906.71	.00	.00	702,153.43
08-10-2015	.00	4,864.17	2,320.23	.00	4.00	1,908.93	.00	.00	697,700.56
09-10-2015	.00	4,864.17	2,305.36	.00	4.00	1,911.12	.00	.00	693,230.63
10-10-2015	.00	4,864.17	2,216.43	3,443.35	4.00	1,913.32	.00	.00	692,112.92
Totals	.00	58,370.04	27,929.25	3,443.35		22,815.42	.00	.00	

Interest has been credited monthly in the determination of policy values. The minimum rate of interest guaranteed is 4.00% for the first 10 years and 4.00% thereafter. Interest in excess of the guaranteed rate may be credited as described in the policy. Such interest, if any, is shown above under "Excess". Excess interest credited on any policy value held as security for a policy loan may be at a different rate.

**PROJECTED POLICY EXPIRY DATES EXCLUDE ANY PREMIUMS APPLIED AFTER THE
 POLICY ANNIVERSARY AND ARE BASED ON THE FOLLOWING ASSUMPTIONS**
 Interest, Admin. Charges, Mortality and Expense Loads

	Current #	Guaranteed
Planned Premiums Paid	November 2022	August 2018
No Further Premiums Paid	November 2022	August 2018

If Current Interest and Cost of Insurance rates change, your policy expiration dates may change. If you have questions, please contact the Company or your Lincoln National representative.

Projections assume loan interest is added to any Loan Balance.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling the number in the top left corner, or writing to the address in the top left corner, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Notice: A change in the non-guaranteed elements of your policy such as Excess Interest, Expense Charges, Indeterminate Premium, and/or a change to Participation Rate may have taken place since your last annual statement. Your policy value may be affected. Please contact customer service at 800-487-1485 if you wish additional details regarding this change.

Lincoln Life & Annuity Company of New York's Home Office is located in Syracuse, NY.

Agency: OTS01
 Agent: D001072 CHRISTOPHER R JARVIS
 2301 IRA E WOODS AVE
 GRAPEVINE TX 76051

THANK YOU FOR ALLOWING US TO BE OF SERVICE

Repicci 000320

CHRISTOPHER R JARVIS
2301 IRA E WOODS AVE
GRAPEVINE TX 76051

STATEMENT OF ACCOUNT

Lincoln Life & Annuity Company of New York
 PO Box 21008
 Greensboro NC 27420-1008
 1-800-444-2363
 www.LincolnFinancial.com

beginning 10-10-2015 ending 10-10-2016

Agency: OTS01

Policy Number: 7146026	Coverage Type: FLEXIBLE PREMIUM SURV. LIFE (SUL4 NYL)	
Policy Date: 10-10-2002	Death Benefit Option: LEVEL	Planned Frequency: ANNUAL
Insured: LORRAINE REPICCI	JOHN A REPICCI	Planned Premium: \$1.00
Date of Birth: [REDACTED]	[REDACTED]	Specified Amount: \$4,595,908.00
Issue Age: [REDACTED]	[REDACTED]	Net Death Benefit: \$4,595,908.00
Sex: F	M	
Owner: JOHN A REPICCI IRREV INS TRUST	Policy Values as of:	10-10-2015 10-10-2016
JULIE STONE TRUSTEE	Net Policy Value:	\$692,112.92 \$634,206.46
120 DEER RUN	Surrender Value:	\$261,262.92 \$254,356.46
WILLIAMSVILLE NY 14221	Loan Balance:	\$0.00 \$0.00
	Loan Value Available:	\$236,982.26

The Net Death Benefit is the death benefit after any outstanding Loan Balance is deducted.

PROJECTED POLICY EXPIRY DATES EXCLUDE ANY PREMIUMS APPLIED AFTER THE
 POLICY ANNIVERSARY AND ARE BASED ON THE FOLLOWING ASSUMPTIONS

Interest, Admin. Charges, Mortality and Expense Loads

	Current #	Guaranteed
Planned Premiums Paid	November 2022	February 2019
No Further Premiums Paid	November 2022	February 2019

If Current Interest and Cost of Insurance rates change, your policy expiration dates may change. If you have questions, please contact the Company or your Lincoln National representative.

Projections assume loan interest is added to any Loan Balance.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling the number in the top left corner, or writing to the address in the top left corner, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

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Lincoln Life & Annuity Company of New York's Home Office is located in Syracuse, NY.

Agency: OTS01
 Agent: D001072 CHRISTOPHER R JARVIS
 2301 IRA E WOODS AVE
 GRAPEVINE TX 76051

THANK YOU FOR ALLOWING US TO BE OF SERVICE

Repicci 000322

CHRISTOPHER R JARVIS
2301 IRA E WOODS AVE
GRAPEVINE TX 76051

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
10-10-2015	Beginning Balance		\$ 692,112.92
11-10-2015	Interest Credited	\$ 2,285.20	\$ 694,398.12
11-10-2015	Cost of Insurance Charge	\$ - 2,364.65	\$ 692,033.47
11-10-2015	Administrative Charge	\$ - 4,864.17	\$ 687,169.30
12-10-2015	Interest Credited	\$ 2,195.40	\$ 689,364.70
12-10-2015	Cost of Insurance Charge	\$ - 2,367.65	\$ 686,997.05
12-10-2015	Administrative Charge	\$ - 4,864.17	\$ 682,132.88
01-10-2016	Interest Credited	\$ 2,251.88	\$ 684,384.76
01-10-2016	Cost of Insurance Charge	\$ - 2,370.72	\$ 682,014.04
01-10-2016	Administrative Charge	\$ - 4,864.17	\$ 677,149.87
02-10-2016	Interest Credited	\$ 2,235.25	\$ 679,385.12
02-10-2016	Cost of Insurance Charge	\$ - 2,373.74	\$ 677,011.38
02-10-2016	Administrative Charge	\$ - 4,864.17	\$ 672,147.21
03-10-2016	Interest Credited	\$ 2,075.19	\$ 674,222.40
03-10-2016	Cost of Insurance Charge	\$ - 2,376.78	\$ 671,845.62
03-10-2016	Administrative Charge	\$ - 4,864.17	\$ 666,981.45
04-10-2016	Interest Credited	\$ 2,201.30	\$ 669,182.75
04-10-2016	Cost of Insurance Charge	\$ - 2,379.92	\$ 666,802.83
04-10-2016	Administrative Charge	\$ - 4,864.17	\$ 661,938.66
05-10-2016	Interest Credited	\$ 2,113.88	\$ 664,052.54
05-10-2016	Cost of Insurance Charge	\$ - 2,382.98	\$ 661,669.56
05-10-2016	Administrative Charge	\$ - 4,864.17	\$ 656,805.39
06-10-2016	Interest Credited	\$ 2,167.32	\$ 658,972.71
06-10-2016	Cost of Insurance Charge	\$ - 2,386.09	\$ 656,586.62
06-10-2016	Administrative Charge	\$ - 4,864.17	\$ 651,722.45
07-10-2016	Interest Credited	\$ 2,080.88	\$ 653,803.33
07-10-2016	Cost of Insurance Charge	\$ - 2,389.18	\$ 651,414.15
07-10-2016	Administrative Charge	\$ - 4,864.17	\$ 646,549.98
08-10-2016	Interest Credited	\$ 2,133.08	\$ 648,683.06
08-10-2016	Cost of Insurance Charge	\$ - 2,392.32	\$ 646,290.74
08-10-2016	Administrative Charge	\$ - 4,864.17	\$ 641,426.57
09-10-2016	Interest Credited	\$ 2,115.98	\$ 643,542.55
09-10-2016	Cost of Insurance Charge	\$ - 2,395.44	\$ 641,147.11
09-10-2016	Administrative Charge	\$ - 4,864.17	\$ 636,282.94
10-10-2016	Interest Credited	\$ 2,030.99	\$ 638,313.93
10-10-2016	Performance Bonus	\$ 3,155.26	\$ 641,469.19
10-10-2016	Cost of Insurance Charge	\$ - 2,398.56	\$ 639,070.63
10-10-2016	Administrative Charge	\$ - 4,864.17	\$ 634,206.46
10-10-2016	Ending Balance		\$ 634,206.46

Repicci 000324

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
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If the Ending Balance displayed is \$0.00 or negative, coverage may be kept active due to a Coverage Protection Guarantee, No Lapse Guarantee, other no-lapse provisions or your policy may have a premium payment applied after the statement date. Full details regarding any benefits of this type are included in your policy language.

INTEREST RATE INFORMATION

Credited Interest rates as of OCTOBER 10, 2016

Guaranteed Interest Rate	4.00%
Current Interest Rate	4.00%

Interest has been credited monthly in the determination of policy values. The minimum rate of interest guaranteed is 4.00% for the first 10 years and 4.00% thereafter. Interest in excess of the guaranteed rate may be credited as described in the policy. Such interest, if any, is shown above under "Excess Interest Credited". Excess interest credited on any policy value held as security for a policy loan may be at a different rate.

STATEMENT OF ACCOUNT

Lincoln Life & Annuity Company of New York
 PO Box 21008
 Greensboro NC 27420-1008
 1-800-444-2363
 www.LincolnFinancial.com

beginning 10-10-2016 ending 10-10-2017

Agency: OTS01

Policy Number: 7146026	Coverage Type: FLEXIBLE PREMIUM SURV. LIFE (SUL4 NYL)	
Policy Date: 10-10-2002	Death Benefit Option: LEVEL	Planned Frequency: ANNUAL
Insured: LORRAINE REPICCI	JOHN A REPICCI	Planned Premium: \$1.00
Date of Birth: [REDACTED]	[REDACTED]	Specified Amount: \$4,595,908.00
Issue Age: [REDACTED]	[REDACTED]	Net Death Benefit: \$4,595,908.00
Sex: F	M	
Owner: JOHN A REPICCI IRREV INS TRUST	Policy Values as of:	10-10-2016 10-10-2017
JULIE STONE TRUSTEE	Net Policy Value:	\$634,206.46 \$566,573.24
120 DEER RUN	Surrender Value:	\$254,356.46 \$239,473.24
WILLIAMSVILLE NY 14221	Loan Balance:	\$0.00 \$0.00
	Loan Value Available:	\$225,918.15

The Net Death Benefit is the death benefit after any outstanding Loan Balance is deducted.

PROJECTED POLICY EXPIRY DATES EXCLUDE ANY PREMIUMS APPLIED AFTER THE
 POLICY ANNIVERSARY AND ARE BASED ON THE FOLLOWING ASSUMPTIONS

Interest, Admin. Charges, Mortality and Expense Loads

Current #

Guaranteed

Planned Premiums Paid
 No Further Premiums Paid

November 2022
 November 2022

September 2019
 September 2019

If Current Interest and Cost of Insurance rates change, your policy expiration dates may change. If you have questions, please contact the Company or your Lincoln National representative.

Projections assume loan interest is added to any Loan Balance.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling the number in the top left corner, or writing to the address in the top left corner, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Notice: A change in the non-guaranteed elements of your policy such as Excess Interest, Expense Charges, Indeterminate Premium, and/or a change to Participation Rate may have taken place since your last annual statement. Your policy value may be affected. Please contact customer service at 800-487-1485 if you wish additional details regarding this change.

Lincoln Life & Annuity Company of New York's Home Office is located in Syracuse, NY.

Agency: OTS01
 Agent:

THANK YOU FOR ALLOWING US TO BE OF SERVICE

Repicci 000326

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
10-10-2016	Beginning Balance		\$ 634,206.46
11-10-2016	Interest Credited	\$ 2,090.11	\$ 636,296.57
11-10-2016	Cost of Insurance Charge	\$ - 2,928.91	\$ 633,367.66
11-10-2016	Administrative Charge	\$ - 4,864.17	\$ 628,503.49
12-10-2016	Interest Credited	\$ 2,004.15	\$ 630,507.64
12-10-2016	Cost of Insurance Charge	\$ - 2,933.14	\$ 627,574.50
12-10-2016	Administrative Charge	\$ - 4,864.17	\$ 622,710.33
01-10-2017	Interest Credited	\$ 2,051.72	\$ 624,762.05
01-10-2017	Cost of Insurance Charge	\$ - 2,937.43	\$ 621,824.62
01-10-2017	Administrative Charge	\$ - 4,864.17	\$ 616,960.45
02-10-2017	Interest Credited	\$ 2,032.52	\$ 618,992.97
02-10-2017	Cost of Insurance Charge	\$ - 2,941.69	\$ 616,051.28
02-10-2017	Administrative Charge	\$ - 4,864.17	\$ 611,187.11
03-10-2017	Interest Credited	\$ 1,818.12	\$ 613,005.23
03-10-2017	Cost of Insurance Charge	\$ - 2,945.98	\$ 610,059.25
03-10-2017	Administrative Charge	\$ - 4,864.17	\$ 605,195.08
04-10-2017	Interest Credited	\$ 1,993.24	\$ 607,188.32
04-10-2017	Cost of Insurance Charge	\$ - 2,950.42	\$ 604,237.90
04-10-2017	Administrative Charge	\$ - 4,864.17	\$ 599,373.73
05-10-2017	Interest Credited	\$ 1,910.03	\$ 601,283.76
05-10-2017	Cost of Insurance Charge	\$ - 2,954.73	\$ 598,329.03
05-10-2017	Administrative Charge	\$ - 4,864.17	\$ 593,464.86
06-10-2017	Interest Credited	\$ 1,954.07	\$ 595,418.93
06-10-2017	Cost of Insurance Charge	\$ - 2,959.11	\$ 592,459.82
06-10-2017	Administrative Charge	\$ - 4,864.17	\$ 587,595.65
07-10-2017	Interest Credited	\$ 1,871.97	\$ 589,467.62
07-10-2017	Cost of Insurance Charge	\$ - 2,963.46	\$ 586,504.16
07-10-2017	Administrative Charge	\$ - 4,864.17	\$ 581,639.99
08-10-2017	Interest Credited	\$ 1,914.58	\$ 583,554.57
08-10-2017	Cost of Insurance Charge	\$ - 2,967.88	\$ 580,586.69
08-10-2017	Administrative Charge	\$ - 4,864.17	\$ 575,722.52
09-10-2017	Interest Credited	\$ 1,894.82	\$ 577,617.34
09-10-2017	Cost of Insurance Charge	\$ - 2,972.26	\$ 574,645.08
09-10-2017	Administrative Charge	\$ - 4,864.17	\$ 569,780.91
10-10-2017	Interest Credited	\$ 1,814.40	\$ 571,595.31
10-10-2017	Performance Bonus	\$ 2,818.77	\$ 574,414.08
10-10-2017	Cost of Insurance Charge	\$ - 2,976.67	\$ 571,437.41
10-10-2017	Administrative Charge	\$ - 4,864.17	\$ 566,573.24
10-10-2017	Ending Balance		\$ 566,573.24

Repicci 000328

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
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If the Ending Balance displayed is \$0.00 or negative, coverage may be kept active due to a Coverage Protection Guarantee, No Lapse Guarantee, other no-lapse provisions or your policy may have a premium payment applied after the statement date. Full details regarding any benefits of this type are included in your policy language.

INTEREST RATE INFORMATION

Credited Interest rates as of OCTOBER 10, 2017

Guaranteed Interest Rate	4.00%
Current Interest Rate	4.00%

Interest has been credited monthly in the determination of policy values. The minimum rate of interest guaranteed is 4.00% for the first 10 years and 4.00% thereafter. Interest in excess of the guaranteed rate may be credited as described in the policy. Such interest, if any, is shown above under "Excess Interest Credited". Excess interest credited on any policy value held as security for a policy loan may be at a different rate.

STATEMENT OF ACCOUNT

Lincoln Life & Annuity Company of New York
 PO Box 21008
 Greensboro NC 27420-1008
 1-800-444-2363
 www.LincolnFinancial.com

beginning 10-10-2017 ending 10-10-2018

Agency: OTS01

Policy Number: 7146026	Coverage Type: FLEXIBLE PREMIUM SURV. LIFE (SUL4 NYL)
Policy Date: 10-10-2002	Death Benefit Option: LEVEL
Insured: LORRAINE REPICCI	Planned Frequency: ANNUAL
Date of Birth: [REDACTED]	Planned Premium: \$1.00
Issue Age: [REDACTED]	Specified Amount: \$4,595,908.00
Sex: F	Net Death Benefit: \$4,595,908.00
Owner: JOHN A REPICCI IRREV INS TRUST	
JULIE STONE TRUSTEE	Policy Values as of: 10-10-2017 10-10-2018
120 DEER RUN	Net Policy Value: \$566,573.24 \$486,032.35
WILLIAMSVILLE NY 14221	Surrender Value: \$239,473.24 \$214,432.35
	Loan Balance: \$.00 \$.00
	Loan Value Available: \$202,294.67

The Net Death Benefit is the death benefit after any outstanding Loan Balance is deducted.

PROJECTED POLICY EXPIRY DATES EXCLUDE ANY PREMIUMS APPLIED AFTER THE
 POLICY ANNIVERSARY AND ARE BASED ON THE FOLLOWING ASSUMPTIONS

Interest, Admin. Charges, Mortality and Expense Loads

	Current #	Guaranteed
Planned Premiums Paid	November 2022	March 2020
No Further Premiums Paid	November 2022	March 2020

If Current Interest and Cost of Insurance rates change, your policy expiration dates may change. If you have questions, please contact the Company or your Lincoln National representative.

Projections assume loan interest is added to any Loan Balance.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling the number in the top left corner, or writing to the address in the top left corner, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

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Lincoln Life & Annuity Company of New York's Home Office is located in Syracuse, NY.

Agency: OTS01
 Agent:

THANK YOU FOR ALLOWING US TO BE OF SERVICE

Repicci 000330

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
10-10-2017	Beginning Balance		\$ 566,573.24
11-10-2017	Interest Credited	\$ 1,861.81	\$ 568,435.05
11-10-2017	Cost of Insurance Charge	\$ - 3,717.45	\$ 564,717.60
11-10-2017	Administrative Charge	\$ - 4,864.17	\$ 559,853.43
12-10-2017	Interest Credited	\$ 1,779.94	\$ 561,633.37
12-10-2017	Cost of Insurance Charge	\$ - 3,723.66	\$ 557,909.71
12-10-2017	Administrative Charge	\$ - 4,864.17	\$ 553,045.54
01-10-2018	Interest Credited	\$ 1,816.63	\$ 554,862.17
01-10-2018	Cost of Insurance Charge	\$ - 3,729.96	\$ 551,132.21
01-10-2018	Administrative Charge	\$ - 4,864.17	\$ 546,268.04
02-10-2018	Interest Credited	\$ 1,794.00	\$ 548,062.04
02-10-2018	Cost of Insurance Charge	\$ - 3,736.23	\$ 544,325.81
02-10-2018	Administrative Charge	\$ - 4,864.17	\$ 539,461.64
03-10-2018	Interest Credited	\$ 1,599.59	\$ 541,061.23
03-10-2018	Cost of Insurance Charge	\$ - 3,742.52	\$ 537,318.71
03-10-2018	Administrative Charge	\$ - 4,864.17	\$ 532,454.54
04-10-2018	Interest Credited	\$ 1,747.86	\$ 534,202.40
04-10-2018	Cost of Insurance Charge	\$ - 3,749.01	\$ 530,453.39
04-10-2018	Administrative Charge	\$ - 4,864.17	\$ 525,589.22
05-10-2018	Interest Credited	\$ 1,669.20	\$ 527,258.42
05-10-2018	Cost of Insurance Charge	\$ - 3,755.35	\$ 523,503.07
05-10-2018	Administrative Charge	\$ - 4,864.17	\$ 518,638.90
06-10-2018	Interest Credited	\$ 1,701.72	\$ 520,340.62
06-10-2018	Cost of Insurance Charge	\$ - 3,761.78	\$ 516,578.84
06-10-2018	Administrative Charge	\$ - 4,864.17	\$ 511,714.67
07-10-2018	Interest Credited	\$ 1,624.36	\$ 513,339.03
07-10-2018	Cost of Insurance Charge	\$ - 3,768.19	\$ 509,570.84
07-10-2018	Administrative Charge	\$ - 4,864.17	\$ 504,706.67
08-10-2018	Interest Credited	\$ 1,655.19	\$ 506,361.86
08-10-2018	Cost of Insurance Charge	\$ - 3,774.67	\$ 502,587.19
08-10-2018	Administrative Charge	\$ - 4,864.17	\$ 497,723.02
09-10-2018	Interest Credited	\$ 1,631.87	\$ 499,354.89
09-10-2018	Cost of Insurance Charge	\$ - 3,781.13	\$ 495,573.76
09-10-2018	Administrative Charge	\$ - 4,864.17	\$ 490,709.59
10-10-2018	Interest Credited	\$ 1,556.48	\$ 492,266.07
10-10-2018	Performance Bonus	\$ 2,418.07	\$ 494,684.14
10-10-2018	Cost of Insurance Charge	\$ - 3,787.62	\$ 490,896.52
10-10-2018	Administrative Charge	\$ - 4,864.17	\$ 486,032.35
10-10-2018	Ending Balance		\$ 486,032.35

Repicci 000332

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
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If the Ending Balance displayed is \$0.00 or negative, coverage may be kept active due to a Coverage Protection Guarantee, No Lapse Guarantee, other no-lapse provisions or your policy may have a premium payment applied after the statement date. Full details regarding any benefits of this type are included in your policy language.

INTEREST RATE INFORMATION

Credited Interest rates as of OCTOBER 10, 2018

Guaranteed Interest Rate	4.00%
Current Interest Rate	4.00%

Interest has been credited monthly in the determination of policy values. The minimum rate of interest guaranteed is 4.00% for the first 10 years and 4.00% thereafter. Interest in excess of the guaranteed rate may be credited as described in the policy. Such interest, if any, is shown above under "Excess Interest Credited". Excess interest credited on any policy value held as security for a policy loan may be at a different rate.

STATEMENT OF ACCOUNT

Lincoln Life & Annuity Company of New York
 PO Box 21008
 Greensboro NC 27420-1008
 1-800-444-2363
 www.LincolnFinancial.com

beginning 10-10-2018 ending 10-10-2019

Agency: OTS01

Policy Number: 7146026	Coverage Type: FLEXIBLE PREMIUM SURV. LIFE	(SUL4 NYL)
Policy Date: 10-10-2002	Death Benefit Option: LEVEL	Planned Frequency: ANNUAL
Insured: LORRAINE REPICCI	JOHN A REPICCI	Planned Premium: \$1.00
Date of Birth: [REDACTED]	[REDACTED]	Specified Amount: \$4,595,908.00
Issue Age: [REDACTED]	[REDACTED]	Net Death Benefit: \$4,595,908.00
Sex: F	M	
Owner: JOHN A REPICCI IRREV INS TRUST	Policy Values as of:	10-10-2018 10-10-2019
JULIE STONE TRUSTEE	Net Policy Value:	\$486,032.35 \$392,294.47
120 DEER RUN	Surrender Value:	\$214,432.35 \$179,444.47
WILLIAMSVILLE NY 14221	Loan Balance:	\$0.00 \$0.00
	Loan Value Available:	\$169,287.24

The Net Death Benefit is the death benefit after any outstanding Loan Balance is deducted.

PROJECTED POLICY EXPIRY DATES EXCLUDE ANY PREMIUMS APPLIED AFTER THE
 POLICY ANNIVERSARY AND ARE BASED ON THE FOLLOWING ASSUMPTIONS

Interest, Admin. Charges, Mortality and Expense Loads

	Current #	Guaranteed
Planned Premiums Paid	November 2022	November 2020
No Further Premiums Paid	November 2022	November 2020

If Current Interest and Cost of Insurance rates change, your policy expiration dates may change. If you have questions, please contact the Company or your Lincoln National representative.

Projections assume loan interest is added to any Loan Balance.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling the number in the top left corner, or writing to the address in the top left corner, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

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Lincoln Life & Annuity Company of New York's Home Office is located in Syracuse, NY.

Agency: OTS01
 Agent:

THANK YOU FOR ALLOWING US TO BE OF SERVICE

Repicci 000334

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
10-10-2018	Beginning Balance		\$ 486,032.35
11-10-2018	Interest Credited	\$ 1,590.53	\$ 487,622.88
11-10-2018	Cost of Insurance Charge	\$ - 4,480.62	\$ 483,142.26
11-10-2018	Administrative Charge	\$ - 4,864.17	\$ 478,278.09
12-10-2018	Interest Credited	\$ 1,514.07	\$ 479,792.16
12-10-2018	Cost of Insurance Charge	\$ - 4,489.09	\$ 475,303.07
12-10-2018	Administrative Charge	\$ - 4,864.17	\$ 470,438.90
01-10-2019	Interest Credited	\$ 1,538.44	\$ 471,977.34
01-10-2019	Cost of Insurance Charge	\$ - 4,497.66	\$ 467,479.68
01-10-2019	Administrative Charge	\$ - 4,864.17	\$ 462,615.51
02-10-2019	Interest Credited	\$ 1,512.31	\$ 464,127.82
02-10-2019	Cost of Insurance Charge	\$ - 4,506.20	\$ 459,621.62
02-10-2019	Administrative Charge	\$ - 4,864.17	\$ 454,757.45
03-10-2019	Interest Credited	\$ 1,342.03	\$ 456,099.48
03-10-2019	Cost of Insurance Charge	\$ - 4,514.79	\$ 451,584.69
03-10-2019	Administrative Charge	\$ - 4,864.17	\$ 446,720.52
04-10-2019	Interest Credited	\$ 1,459.22	\$ 448,179.74
04-10-2019	Cost of Insurance Charge	\$ - 4,523.58	\$ 443,656.16
04-10-2019	Administrative Charge	\$ - 4,864.17	\$ 438,791.99
05-10-2019	Interest Credited	\$ 1,386.44	\$ 440,178.43
05-10-2019	Cost of Insurance Charge	\$ - 4,532.24	\$ 435,646.19
05-10-2019	Administrative Charge	\$ - 4,864.17	\$ 430,782.02
06-10-2019	Interest Credited	\$ 1,405.98	\$ 432,188.00
06-10-2019	Cost of Insurance Charge	\$ - 4,541.00	\$ 427,647.00
06-10-2019	Administrative Charge	\$ - 4,864.17	\$ 422,782.83
07-10-2019	Interest Credited	\$ 1,334.69	\$ 424,117.52
07-10-2019	Cost of Insurance Charge	\$ - 4,549.74	\$ 419,567.78
07-10-2019	Administrative Charge	\$ - 4,864.17	\$ 414,703.61
08-10-2019	Interest Credited	\$ 1,352.27	\$ 416,055.88
08-10-2019	Cost of Insurance Charge	\$ - 4,558.57	\$ 411,497.31
08-10-2019	Administrative Charge	\$ - 4,864.17	\$ 406,633.14
09-10-2019	Interest Credited	\$ 1,325.31	\$ 407,958.45
09-10-2019	Cost of Insurance Charge	\$ - 4,567.39	\$ 403,391.06
09-10-2019	Administrative Charge	\$ - 4,864.17	\$ 398,526.89
10-10-2019	Interest Credited	\$ 1,256.29	\$ 399,783.18
10-10-2019	Performance Bonus	\$ 1,951.71	\$ 401,734.89
10-10-2019	Cost of Insurance Charge	\$ - 4,576.25	\$ 397,158.64
10-10-2019	Administrative Charge	\$ - 4,864.17	\$ 392,294.47
10-10-2019	Ending Balance		\$ 392,294.47

Repicci 000336

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
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If the Ending Balance displayed is \$0.00 or negative, coverage may be kept active due to a Coverage Protection Guarantee, No Lapse Guarantee, other no-lapse provisions or your policy may have a premium payment applied after the statement date. Full details regarding any benefits of this type are included in your policy language.

INTEREST RATE INFORMATION

Credited Interest rates as of OCTOBER 10, 2019

Guaranteed Interest Rate	4.00%
Current Interest Rate	4.00%

Interest has been credited monthly in the determination of policy values. The minimum rate of interest guaranteed is 4.00% for the first 10 years and 4.00% thereafter. Interest in excess of the guaranteed rate may be credited as described in the policy. Such interest, if any, is shown above under "Excess Interest Credited". Excess interest credited on any policy value held as security for a policy loan may be at a different rate.

STATEMENT OF ACCOUNT

Lincoln Life & Annuity Company of New York
 PO Box 21008
 Greensboro NC 27420-1008
 1-800-444-2363
 www.LincolnFinancial.com

beginning 10-10-2019 ending 10-10-2020

Agency: OTS01

Policy Number: 7146026	Coverage Type: FLEXIBLE PREMIUM SURV. LIFE (SUL4 NYL)
Policy Date: 10-10-2002	Death Benefit Option: LEVEL
Insured: LORRAINE REPICCI	Planned Frequency: ANNUAL
Date of Birth: [REDACTED]	Planned Premium: \$1.00
Issue Age: [REDACTED]	Specified Amount: \$4,595,908.00
Sex: F	Net Death Benefit: \$4,595,908.00
Owner: JOHN A REPICCI IRREV INS TRUST	
JULIE STONE TRUSTEE	Policy Values as of: 10-10-2019 10-10-2020
120 DEER RUN	Net Policy Value: \$392,294.47 \$283,864.68
WILLIAMSVILLE NY 14221	Surrender Value: \$179,444.47 \$134,514.68
	Loan Balance: \$.00 \$.00
	Loan Value Available: \$126,900.64

The Net Death Benefit is the death benefit after any outstanding Loan Balance is deducted.

PROJECTED POLICY EXPIRY DATES EXCLUDE ANY PREMIUMS APPLIED AFTER THE
 POLICY ANNIVERSARY AND ARE BASED ON THE FOLLOWING ASSUMPTIONS

Interest, Admin. Charges, Mortality and Expense Loads

	Current #	Guaranteed
Planned Premiums Paid	November 2022	June 2021 *
No Further Premiums Paid	November 2022	June 2021 *

If Current Interest and Cost of Insurance rates change, your policy expiration dates may change. If you have questions, please contact the Company or your Lincoln National representative.

Projections assume loan interest is added to any Loan Balance.

* The above projection indicates that the policy's net cash surrender value will not maintain insurance in force until the next policy anniversary unless additional premiums are paid assuming guaranteed interest, mortality and expense loads.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by calling the number in the top left corner, or writing to the address in the top left corner, or contacting your agent. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your state insurance department.

Notice: A change in the non-guaranteed elements of your policy such as Excess Interest, Expense Charges, Indeterminate Premium, and/or a change to Participation Rate may have taken place since your last annual statement. Your policy value may be affected. Please contact customer service at 800-487-1485 if you wish additional details regarding this change.

Lincoln Life & Annuity Company of New York's Home Office is located in Syracuse, NY.

Agency: OTS01
 Agent:

THANK YOU FOR ALLOWING US TO BE OF SERVICE

Repicci 000338

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
10-10-2019	Beginning Balance		\$ 392,294.47
11-10-2019	Interest Credited	\$ 1,274.97	\$ 393,569.44
11-10-2019	Cost of Insurance Charge	\$ - 5,316.76	\$ 388,252.68
11-10-2019	Administrative Charge	\$ - 4,864.17	\$ 383,388.51
12-10-2019	Interest Credited	\$ 1,204.98	\$ 384,593.49
12-10-2019	Cost of Insurance Charge	\$ - 5,328.05	\$ 379,265.44
12-10-2019	Administrative Charge	\$ - 4,864.17	\$ 374,401.27
01-10-2020	Interest Credited	\$ 1,215.19	\$ 375,616.46
01-10-2020	Cost of Insurance Charge	\$ - 5,339.44	\$ 370,277.02
01-10-2020	Administrative Charge	\$ - 4,864.17	\$ 365,412.85
02-10-2020	Interest Credited	\$ 1,185.16	\$ 366,598.01
02-10-2020	Cost of Insurance Charge	\$ - 5,350.84	\$ 361,247.17
02-10-2020	Administrative Charge	\$ - 4,864.17	\$ 356,383.00
03-10-2020	Interest Credited	\$ 1,080.36	\$ 357,463.36
03-10-2020	Cost of Insurance Charge	\$ - 5,362.29	\$ 352,101.07
03-10-2020	Administrative Charge	\$ - 4,864.17	\$ 347,236.90
04-10-2020	Interest Credited	\$ 1,124.44	\$ 348,361.34
04-10-2020	Cost of Insurance Charge	\$ - 5,373.88	\$ 342,987.46
04-10-2020	Administrative Charge	\$ - 4,864.17	\$ 338,123.29
05-10-2020	Interest Credited	\$ 1,058.65	\$ 339,181.94
05-10-2020	Cost of Insurance Charge	\$ - 5,385.44	\$ 333,796.50
05-10-2020	Administrative Charge	\$ - 4,864.17	\$ 328,932.33
06-10-2020	Interest Credited	\$ 1,063.29	\$ 329,995.62
06-10-2020	Cost of Insurance Charge	\$ - 5,397.09	\$ 324,598.53
06-10-2020	Administrative Charge	\$ - 4,864.17	\$ 319,734.36
07-10-2020	Interest Credited	\$ 999.20	\$ 320,733.56
07-10-2020	Cost of Insurance Charge	\$ - 5,408.76	\$ 315,324.80
07-10-2020	Administrative Charge	\$ - 4,864.17	\$ 310,460.63
08-10-2020	Interest Credited	\$ 1,001.58	\$ 311,462.21
08-10-2020	Cost of Insurance Charge	\$ - 5,420.51	\$ 306,041.70
08-10-2020	Administrative Charge	\$ - 4,864.17	\$ 301,177.53
09-10-2020	Interest Credited	\$ 970.56	\$ 302,148.09
09-10-2020	Cost of Insurance Charge	\$ - 5,432.28	\$ 296,715.81
09-10-2020	Administrative Charge	\$ - 4,864.17	\$ 291,851.64
10-10-2020	Interest Credited	\$ 909.05	\$ 292,760.69
10-10-2020	Performance Bonus	\$ 1,412.26	\$ 294,172.95
10-10-2020	Cost of Insurance Charge	\$ - 5,444.10	\$ 288,728.85
10-10-2020	Administrative Charge	\$ - 4,864.17	\$ 283,864.68
10-10-2020	Ending Balance		\$ 283,864.68

Repicci 000340

Policy Number : 7146026

SUMMARY OF POLICY ACTIVITY

Date	Type of Transaction	Amount	Balance
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If the Ending Balance displayed is \$0.00 or negative, coverage may be kept active due to a Coverage Protection Guarantee, No Lapse Guarantee, other no-lapse provisions or your policy may have a premium payment applied after the statement date. Full details regarding any benefits of this type are included in your policy language.

INTEREST RATE INFORMATION

Credited Interest rates as of OCTOBER 10, 2020

Guaranteed Interest Rate	4.00%
Current Interest Rate	4.00%

Interest has been credited monthly in the determination of policy values. The minimum rate of interest guaranteed is 4.00% for the first 10 years and 4.00% thereafter. Interest in excess of the guaranteed rate may be credited as described in the policy. Such interest, if any, is shown above under "Excess Interest Credited". Excess interest credited on any policy value held as security for a policy loan may be at a different rate.



Lincoln Life & Annuity Company of New York (Lincoln)
The Lincoln National Life Insurance Company (Lincoln)
PO Box 21008
Greensboro, NC 27420

Overnight Address:
100 North Greene Street
Greensboro, NC 27401

JULIE STONE
JULIE STONE TTEE
HYMAN B POLAKOFF TTEE
5818 BRADFORD COURT
E AMHERST NY 14051